

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOE T GUYTON  
JOHANNA GUYTON  
Debtor(s)

Case No. 15-04628

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/12/2015.
- 2) The plan was confirmed on 09/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/02/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/03/2018.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,415.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$16,415.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$726.01
Other	\$320.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,046.01**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIMARK	Unsecured	823.00	782.33	782.33	156.47	0.00
AT&T	Unsecured	400.00	NA	NA	0.00	0.00
AT&T	Unsecured	180.00	NA	NA	0.00	0.00
CAROL WRIGHT	Unsecured	382.91	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	1,300.00	1,121.89	1,121.89	224.38	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	1,038.34	1,801.68	1,801.68	865.77	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	647.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	200.00	320.00	320.00	64.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	100.00	NA	NA	0.00	0.00
COMCAST	Unsecured	643.00	NA	NA	0.00	0.00
Comcast	Unsecured	627.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	340.00	1,428.08	1,428.08	285.62	0.00
DIRECTV	Unsecured	316.00	NA	NA	0.00	0.00
DR LEONARDS SHOP NOW	Unsecured	383.00	382.91	382.91	76.58	0.00
Dvra Billing	Unsecured	965.00	NA	NA	0.00	0.00
ESPECIALLY YOURS	Unsecured	97.00	NA	NA	0.00	0.00
ICE MOUNTAIN	Unsecured	1.00	NA	NA	0.00	0.00
IL DEPT OF HEALTHCARE	Unsecured	1.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	0.00	0.00	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	4,255.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	1.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	0.00	0.00	0.00	0.00
JERRY BAKER	Unsecured	92.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	313,587.00	188,694.46	188,694.46	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	1,372.00	NA	NA	0.00	0.00
PARTNERS IN WOMENS HEALTH	Unsecured	264.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	700.00	853.32	853.32	170.66	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	3,493.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	179.00	350.17	350.17	70.03	0.00
PRA RECEIVABLES MGMT	Unsecured	483.00	483.13	483.13	96.63	0.00
PRA RECEIVABLES MGMT	Unsecured	473.00	473.75	473.75	94.75	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MGMT	Secured	23,812.00	22,152.80	22,152.80	7,300.60	1,309.78
RMCB	Unsecured	120.00	NA	NA	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Secured	21,590.00	0.00	0.00	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Unsecured	6,048.43	15,797.38	15,797.38	462.01	0.00
SPOT LOAN	Unsecured	1,300.00	958.53	958.53	191.71	0.00
SPRINT	Unsecured	1,065.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	797.00	NA	NA	0.00	0.00
U OF I DEPT OF MEDICINE	Unsecured	57.00	NA	NA	0.00	0.00
UNIVERSITY OF IL E/R	Unsecured	275.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$188,694.46	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,152.80	\$7,300.60	\$1,309.78
All Other Secured	\$1,801.68	\$865.77	\$0.00
<b>TOTAL SECURED:</b>	<b>\$212,648.94</b>	<b>\$8,166.37</b>	<b>\$1,309.78</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,951.49</b>	<b>\$1,892.84</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,046.01</u>
Disbursements to Creditors	<u>\$11,368.99</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$16,415.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.